

# SHOP SMART: SAVVY BUYING TIPS FOR MILITARY FAMILIES

You work hard for your money.  
Learn how to spend it wisely.

Military families have a variety of resources available to help make smart purchasing decisions. Take advantage of the following to get the most bang for your buck.



## **DO YOUR RESEARCH.**

- **Before** making a big purchase, plan how to fit it into your budget.
- **Compare** prices online or through apps to ensure you get the best deal.
- **Ask** about military discounts for commercial services and retail products.
- **Read** unbiased online reviews from credible sources.
- **Visit** your nearest Family Center before making a major purchase decision to review your spending plan with a personal financial manager, or PFM, or personal financial counselor, or PFC.
  - » Find your nearest PFM: <https://installations.militaryonesource.mil> (search "Personal Financial Management Services")
  - » Find your nearest PFC: <https://www.jointservicesupport.org/spn>

## **FOLLOW THE OFFICE OF FINANCIAL READINESS.**

- **Receive** budget-friendly shopping tips and smart savings ideas by keeping up with FINRED on social media.
  -  <https://www.facebook.com/DoDFINRED>
  -  <https://www.twitter.com/DoDFINRED>
  -  <https://www.instagram.com/DoDFINRED>
  -  <https://www.youtube.com/DoDFINRED>
  -  <https://www.medium.com/@DoDFINRED>

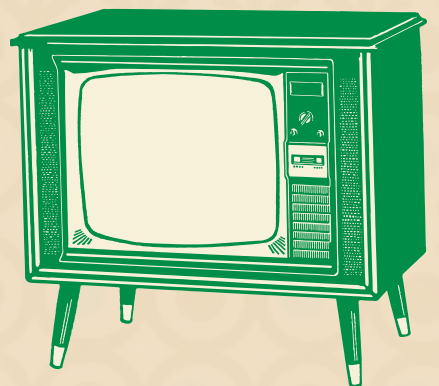
## **SHOP YOUR COMMISSARY.**

- **Shop** military-run commissaries worldwide to save about 30% on your grocery and household purchases.
- **Find** your nearest commissary: <https://www.commissaries.com/shopping/store-locations/find-a-store>
- **Save** even more by clipping paper coupons and loading digital coupons and promotions onto your Commissary Rewards Card: <https://www.commissaries.com/rewards-and-savings/rewards-card>



## **EXPERIENCE THE EXCHANGE.**

- **Each** service branch has its own exchange system offering discounted, tax-free shopping.
- **Buy** housewares, furniture, electronics and more.
- **Visit** their uniform shops, barbershops, laundry and dry cleaners and restaurants.
- **You** can also shop online and take advantage of special deals:
  - » **Army and Air Force:** <https://www.shopmyexchange.com>
  - » **Marines:** <http://www.mymcx.com>
  - » **Navy:** <https://www.mynavyexchange.com>
  - » **Coast Guard:** <https://shopcgx.com>



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